Amendments to the Claims:

1. (Currently Amended)   A method for pushing credit payments as buyer-initiated transactions, comprising:

allowing a buyer to initiate a credit payment as a buyer-initiated transaction comprising:

allowing the buyer <u>to determine</u> ~~determining~~ payment instructions for an accounts payable, the accounts payable representing a purchase made by the buyer from a merchant;

<u>allowing the buyer to select an acquirer that participates in the transaction, such that the buyer is allowed to send the payment instructions directly to the acquirer;</u>

communicating electronically, from the buyer, the payment instructions of the buyer-initiated transaction to ~~an~~ <u>the</u> acquirer as a ~~pseudo-credit~~ transaction ~~rather than a payment being initiated by the merchant~~;

generating ~~a~~ <u>the</u> transaction based upon the payment instructions ~~without the transaction being initiated by the merchant~~, the transaction representing the buyer-initiated payment; and

settling the transaction from the acquirer to the merchant.

2. (Currently Amended)   The method of claim 1, further comprising utilizing merchant profiles to determine whether <u>the</u> payment instructions should include a credit payment or a debit payment, wherein the generating of the transaction takes place where the payment instructions include a credit payment and wherein a separate step is used of electronically transferring funds from the buyer to the acquirer where the payment instructions include a debit payment.

3. (Currently Amended) A system for pushing credit payments as buyer initiated transactions, comprising:

a purchasing management system associated with a buyer to initiate a credit payment as a buyer-initiated transaction, the buyer having an accounts payable with a merchant and the buyer having an account at an issuing bank;

an acquirer computer system configured to receive electronically payment instructions <u>directly</u> from the purchasing management system as a ~~pseudo-credit~~ transaction ~~rather than a payment being initiated by the merchant~~, <u>the buyer being able to select an acquirer that participates in the transaction, such that the buyer is allowed to send the payment instructions directly to the acquirer</u>;

wherein the acquirer computer system is further configured to generate ~~a~~ <u>the</u> transaction based upon the payment instructions ~~without the transaction being initiated by the merchant~~, the ~~credit~~ transaction representing the buyer initiated payment; and

wherein the acquirer computer system is further configured to settle the transaction by the acquirer computer system making payment to the merchant and working with a card processor and the issuing bank to receive funds from the account of the buyer at the issuing bank.

4. (Currently Amended) The system of claim 3, wherein the purchasing management system is configured to utilize merchant profiles to determine whether <u>the</u> payment instructions should include a credit payment or a debit payment, such that the transaction is generated where the payment instructions include a credit payment and such that funds are electronically transferred from the buyer to the acquirer where the payment instructions include a debit payment.

5. (Currently Amended) Apparatus for pushing credit payments as buyer initiated transactions, comprising:

  means for allowing a buyer to initiate a credit payment as a buyer-initiated transaction comprising:

    means for allowing the buyer to determine ~~determining~~ payment instructions for an accounts payable, the accounts payable representing a purchase made by ~~a~~ the buyer from a merchant;

    means for allowing the buyer to select an acquirer that participates in the transaction, such that the buyer is allowed to send the payment instructions directly to the acquirer;

    means for communicating electronically, from the buyer, the payment instructions of the buyer-initiated transaction to ~~an~~ the acquirer as a ~~pseudo-credit~~ transaction ~~rather than a payment being initiated by the merchant~~;

    means for generating ~~a~~ the transaction based upon the payment instructions ~~without the transaction being initiated by the merchant~~, the transaction representing the buyer initiated payment; and

    settling the transaction from the acquirer to the merchant.

6. (Currently Amended) The apparatus of claim 5, further comprising means for utilizing merchant profiles to determine whether the payment instructions should include a credit payment or a debit payment, wherein the generating step is used where the payment instructions include a credit payment and wherein a separate step is used of electronically transferring funds from the buyer to the acquirer where the payment instructions include a debit payment.

7. (Previously Presented) The method of claim 1, wherein the acquirer comprises an entity that buys credit card receipts from merchants.

8. (Previously Presented) The system of claim 3, wherein the acquirer computer system being associated with an entity that buys credit card receipts from merchants.

9. (Previously Presented) The apparatus of claim 5, wherein the acquirer comprises an entity that buys credit card receipts from merchants.